



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [ALLY FINANCIAL INC.](#)

City/State [DETROIT, MI](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [182,165,000](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ALLY FINANCIAL INC.](#)
[500 WOODWARD AVENUE](#)
[DETROIT, MI 48226](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	181,603,000			179,704,500			171,823,250			163,142,250					
Net income (\$000)	1,085,000			1,715,000			1,263,000			929,000					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19	2.27	2.92	20			
+ Non-interest income	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73	2.05	1.35	79			
- Overhead expense	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53			
- Provision for credit losses	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92			
+ Securities gains (losses)	0.09	0.02	94	0.04	0.01	91	0.01	0	84	0.06	0.01	92			
+ Other tax equivalent adjustments	0	0	89	0	0	42	0.04	0	96	0	0	47			
= Pretax net operating income (tax equivalent)	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9	0.93	1.43	16			
Net operating income	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9	0.57	0.89	23			
Net income	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.90	23			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75	4.21	3.80	76			
Interest expense	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96	1.83	0.60	95			
Net interest income (tax equivalent)	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17	2.38	3.19	18			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91	0.85	0.24	90			
Earnings coverage of net loan and lease losses (X)	3.73	22.91	16	3.03	24.40	13	2.67	21.75	15	2.63	19.67	11			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58	1.04	0.98	58			
Allowance for loan and lease losses / Total loans and leases	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59	1.04	0.96	58			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.28	0.71	88	0.81	0.57	76	0.85	0.61	75	0.65	0.72	48			
30-89 days past due loans and leases / Total loans and leases	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95	1.99	0.47	94			
Liquidity and Funding															
Net noncore funding dependence	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94	46.58	17.03	94			
Net short-term noncore funding dependence	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78	19.49	4.83	88			
Net loans and leases / Total assets	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73			
Capitalization															
Tier 1 leverage ratio	9.41	9.13	61	9.08	9.76	35	9	9.71	26	9.53	9.53	54			
Holding company equity capital / Total assets	8.07	11.16	9	7.98	12.43	4	7.42	12.22	1	8.07	11.94	2			
Total equity capital (including minority interest) / Total assets	8.07	11.29	7	7.98	12.57	3	7.42	12.27	1	8.07	12.01	2			
Common equity tier 1 capital / Total risk-weighted assets	10.64	12.38	28	9.54	12.17	10	9.14	12.12	3	9.53	12.19	9			
Net loans and leases / Equity capital (X)	7.87	5.58	87	8.82	5.21	95	9.72	5.29	98	9.02	5.27	98			
Cash dividends / Net income	26.64	42.30	30	15.92	33.12	20	19.16	27.31	28	19.81	31.29	25			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	0.84	16.68	9	0.99	9.26	13	7.01	7	63	2.09	8.28	27			
Equity capital	1.99	6.99	26	8.65	10.49	57	-1.67	7.89	15	1.33	10.18	22			
Net loans and leases	-9.02	9.07	4	-1.45	9.10	8	5.97	7.89	47	3.33	9.38	28			
Noncore funding	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35	-17.14	5.59	22			
Parent Company Ratios															
Short-term debt / Equity capital	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97	50.17	1.07	98			
Long-term debt / Equity capital	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91	87.42	12.69	94			
Equity investment in subsidiaries / Equity capital	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98	186.56	102.10	99			
Cash from ops + noncash items + op expense / Op expense + dividends	85.62	147.24	12	178.20	190.27	51	142.14	174.91	40	158.98	148.20	64			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change		
						1-Year	5-Year	
Interest and fees on loans.....	6,671,000	7,449,000	6,800,000	5,909,000		-10.44	42.21	
Income from lease financing receivables.....	21,000	18,000	13,000	12,000		16.67	200.00	
Fully taxable income on loans and leases.....	6,692,000	7,467,000	6,813,000	5,921,000		-10.38	42.44	
Tax-exempt income on loans and leases.....	0	0	0	0				
Estimated tax benefit on income on loans and leases.....	0	0	0	0				
Income on loans and leases (tax equivalent).....	6,692,000	7,467,000	6,813,000	5,921,000		-10.38	42.44	
Investment interest income (tax equivalent).....	697,000	893,000	735,000	576,000		-21.95	79.64	
Interest on balances due from depository institutions.....	24,000	62,000	60,000	32,000		-61.29	242.86	
Interest income on other earning assets.....	47,000	82,000	71,000	31,000		-42.68	4600.00	
Total interest income (tax equivalent).....	7,460,000	8,504,000	7,679,000	6,560,000		-12.28	46.45	
Interest on time deposits of \$250K or more	142,000	140,000	79,000	41,000		1.43		
Interest on time deposits < \$250K.....	1,093,000	1,232,000	832,000	495,000		-11.28		
Interest on foreign office deposits	0	0	0	0				
Interest on other deposits	716,000	1,165,000	823,000	538,000		-38.54	151.23	
Interest on other borrowings and trading liabilities.....	1,228,000	1,642,000	1,738,000	1,631,000		-25.21	-25.35	
Interest on subordinated debt and mandatory convertible securities	63,000	63,000	164,000	152,000		0.00	-17.11	
Total interest expense.....	3,242,000	4,242,000	3,636,000	2,857,000		-23.57	33.53	
Net interest income (tax equivalent).....	4,218,000	4,262,000	4,043,000	3,703,000		-1.03	58.21	
Non-interest income.....	3,146,000	2,945,000	2,933,000	3,343,000		6.83	-37.11	
Adjusted operating income (tax equivalent)	7,364,000	7,207,000	6,976,000	7,046,000		2.18	-3.96	
Overhead expense.....	4,913,000	4,482,000	4,380,000	4,485,000		9.62	-14.06	
Provision for credit losses.....	1,439,000	998,000	918,000	1,148,000			103.54	
Securities gains (losses)	171,000	79,000	11,000	102,000			116.46	10.32
Other tax equivalent adjustments	2,000	0	61,000	0				
Pretax net operating income (tax equivalent).....	1,420,000	1,971,000	1,689,000	1,515,000		-27.96	1.50	
Applicable income taxes	328,000	246,000	359,000	581,000		33.33	-33.87	
Tax equivalent adjustments	6,000	4,000	67,000	8,000		50.00	0.00	
Applicable income taxes (tax equivalent).....	334,000	250,000	426,000	589,000		33.60	-33.47	
Minority interest	0	0	0	0				
Net income before discontinued operations, net of minority interest	1,086,000	1,721,000	1,263,000	926,000		-36.90	21.07	
Discontinued operations, net of applicable income taxes.....	-1,000	-6,000	0	3,000				
Net income attributable to holding company.....	1,085,000	1,715,000	1,263,000	929,000		-36.73	-15.83	
Memoranda								
Net income - holding company and noncontrolling (minority) interest.....	1,085,000	1,715,000	1,263,000	929,000		-36.73	-15.83	
Investment securities income (tax equivalent).....	697,000	893,000	735,000	576,000		-21.95	79.64	
US Treasury and agency securities (excluding mortgage-backed securities)	7,000	35,000	35,000	35,000		-80.00	-78.13	
Mortgage-backed securities	594,000	764,000	589,000	397,000		-22.25	150.63	
All other securities	96,000	94,000	111,000	144,000		2.13	-19.33	
Cash dividends declared.....	289,000	273,000	242,000	184,000		5.86	-88.76	
Common	289,000	273,000	242,000	184,000		5.86		
Preferred.....	0	0	0	0			-100.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	4.11	3.27	91	4.73	4	88	4.47	3.87	86	4.02	3.47	84			
Less: Interest expense	1.79	0.48	97	2.36	0.98	95	2.12	0.79	96	1.75	0.55	95			
Equals: Net interest income (tax equivalent)	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19	2.27	2.92	20			
Plus: Non-interest income	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73	2.05	1.35	79			
Equals: adjusted operating income (tax equivalent)	4.05	4.04	57	4.01	4.41	32	4.06	4.46	28	4.32	4.33	51			
Less: Overhead expense	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53			
Less: Provision for credit losses.....	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.02	94	0.04	0.01	91	0.01	0	84	0.06	0.01	93			
Plus: other tax equivalent adjustments	0	0	89	0	0	42	0.04	0	96	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9	0.93	1.43	16			
Less: Applicable income taxes (tax equivalent).....	0.18	0.23	34	0.14	0.36	4	0.25	0.33	20	0.36	0.55	22			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9	0.57	0.89	23			
Plus: Net extraordinary items.....	0	0	3	0	0	1	0	0	51	0	0	94			
Equals: Net income	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.90	23			
Memo: Net income (last four quarters)	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.91	23			
Net income-BHC and noncontrolling (minority) interest	0.60	0.83	27	0.95	1.20	20	0.74	1.25	8	0.57	0.91	21			
Margin Analysis															
Average earning assets / Average assets	97.06	92.32	94	96.65	91.05	94	96.30	91.48	91	95.52	91.61	88			
Average interest-bearing funds / Average assets.....	89.34	64.06	99	89.22	65.57	98	89.40	65.56	99	89.40	65.75	99			
Interest income (tax equivalent) / Average earning assets	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75	4.21	3.80	76			
Interest expense / Average earning assets	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96	1.83	0.60	95			
Net interest income (tax equivalent) / Average earning assets	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17	2.38	3.19	18			
Yield or Cost															
Total loans and leases (tax equivalent).....	5.51	4.27	91	5.79	5.09	84	5.44	4.95	79	4.97	4.52	77			
Interest-bearing bank balances	0.21	0.27	37	2.06	2.04	46	1.87	1.64	73	1.13	1.05	66			
Federal funds sold and reverse repos		0.68			2.44			2.17				1.41			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	4.23	3.51	89	4.89	4.36	82	4.64	4.20	76	4.20	3.73	77			
Investment securities (tax equivalent)	2.21	2.25	45	2.86	2.76	60	2.72	2.68	55	2.44	2.47	46			
US Treasury and agency securities (excluding mortgage-backed securities)	0.86	1.75	14	1.65	2.32	13	1.80	2.05	34	1.34	1.62	31			
Mortgage-backed securities	2.28	2.05	70	2.90	2.61	85	2.72	2.50	78	2.22	2.23	54			
All other securities	3.12	3.24	51	3.56	4.06	40	3.55	4.20	41	3.69	3.66	55			
Interest-bearing deposits	1.51	0.53	96	2.20	1.10	96	1.75	0.81	96	1.24	0.49	95			
Time deposits of \$250K or more	1.67	1.42	74	1.98	1.96	46	1.43	1.44	46						
Time deposits < \$250K	2.26	1.36	97	2.59	1.82	94	1.99	1.29	93						
Other domestic deposits	0.99	0.36	96	1.93	0.93	94	1.59	0.67	94						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.74	0.62	72	2.54	1.86	80	2.05	1.51	73	1.21	0.94	70			
Other borrowed funds and trading liabilities	3.59	1.50	96	3.50	2.38	92	3.09	2.28	86	2.69	1.77	86			
All interest-bearing funds	2	0.74	96	2.65	1.49	89	2.37	1.19	93	1.96	0.82	94			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	3,146,000	2,945,000	2,933,000	3,343,000	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	8,000	10,000	8,000	10,000	
Trading revenue.....	0	0	3,000	0	
Investment banking fees and commissions.....	21,000	23,000	30,000	30,000	
Insurance activities revenue.....	1,111,000	1,096,000	1,030,000	980,000	
Venture capital revenue.....	126,000	36,000	24,000	-3,000	
Net servicing fees	11,000	20,000	27,000	51,000	
Net securitization income	0	1,000	2,000	6,000	
Net gains (losses) on sales of loans, OREO, other assets.....	236,000	93,000	112,000	188,000	
Other non-interest income.....	1,633,000	1,666,000	1,697,000	2,081,000	
Total overhead expenses	4,913,000	4,482,000	4,380,000	4,485,000	
Personnel expense.....	1,378,000	1,224,000	1,157,000	1,097,000	
Net occupancy expense.....	94,000	94,000	81,000	82,000	
Goodwill impairment losses	50,000	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	18,000	13,000	11,000	12,000	
Other operating expenses.....	3,373,000	3,151,000	3,131,000	3,294,000	
Fee income on mutual funds and annuities.....	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	9,525	8,723	8,203	7,893	
Average personnel expense per employee.....	144.67	140.32	141.05	138.98	
Average assets per employee.....	19,065.93	20,601.23	20,946.39	20,669.23	

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	66.75	62.28	71	62.22	61.29	58	62.84	60.88	62	63.73	63.61	50			
Percent of Average Assets															
Total overhead expense	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53			
Personnel expense.....	0.76	1.30	8	0.68	1.41	3	0.67	1.44	3	0.67	1.42	1			
Net occupancy expense.....	0.05	0.26	1	0.05	0.28	1	0.05	0.28	1	0.05	0.29	1			
Other operating expenses.....	1.89	0.94	88	1.76	0.97	86	1.83	0.97	89	2.03	1	91			
Overhead less non-interest income	0.97	1.25	28	0.86	1.32	19	0.84	1.38	15	0.70	1.34	13			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.72	61.82	74	62.19	60.64	62	62.79	60.37	63	63.65	62.73	56			
Personnel expense.....	18.71	32.36	4	16.98	32.39	3	16.59	32.51	3	15.57	32.93	3			
Net occupancy expense.....	1.28	6.58	1	1.30	6.52	3	1.16	6.48	2	1.16	6.70	1			
Other operating expenses.....	46.73	22.28	91	43.90	21.20	94	45.04	20.90	95	46.92	22.41	96			
Total non-interest income	42.72	28.83	80	40.86	29.23	76	42.04	28.50	81	47.45	31.08	83			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	0.11	3.27	7	0.14	3.88	9	0.11	4.15	9	0.14	4.28	10			
Trading revenue.....	0	1.28	25	0	1.18	22	0.04	0.85	49	0	0.90	28			
Investment banking fees and commissions.....	0.29	2.46	21	0.32	3.54	21	0.43	3.42	23	0.43	3.62	20			
Insurance activities revenue.....	15.09	0.41	98	15.21	0.47	98	14.76	0.47	97	13.91	0.55	97			
Venture capital revenue.....	1.71	0.01	98	0.50	0.02	92	0.34	0.02	92	-0.04	0.01	2			
Net servicing fees	0.15	0.01	70	0.28	0.28	66	0.39	0.65	54	0.72	0.60	67			
Net securitization income	0	0	45	0.01	89	0.03	0.01	89	0.09	0.01	92				
Net gain (loss) - sales of loans, OREO, and other assets	3.20	3.92	56	1.29	1.86	47	1.61	1.61	61	2.67	1.67	72			
Other non-interest income.....	22.18	9.65	90	23.12	10.04	90	24.33	9.86	93	29.53	10.77	95			
Overhead less non-interest income	24	31.93	27	21.33	31.06	20	20.74	31.46	18	16.21	31.19	13			
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.10	18.63	79	12.48	20.56	4	21.26	19.04	70	38.35	32.99	62			
Applicable income tax + TE / Pretax net operating income + TE	23.52	21.18	68	12.68	23.23	3	25.22	21.56	80	38.88	37.95	52			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	20,114,000	22,112,000	21,298,000	17,691,000			-9.04	53.71
Commercial and industrial loans	30,815,000	40,412,000	45,616,000	43,949,000			-23.75	-23.39
Loans to individuals	65,876,000	64,409,000	62,631,000	60,773,000			2.28	13.31
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	0	0	0	0				
Other loans and leases	2,135,000	1,456,000	695,000	588,000			46.63	721.15
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	118,940,000	128,389,000	130,240,000	123,001,000			-7.36	6.48
Less: Allowance for loan and lease losses	3,283,000	1,263,000	1,242,000	1,276,000			159.94	211.48
Net loans and leases	115,657,000	127,126,000	128,998,000	121,725,000			-9.02	4.52
Debt securities that reprice or mature in over 1 year	30,843,000	31,589,000	26,605,000	23,209,000			-2.36	102.82
Mutual funds and equity securities	1,096,000	690,000	802,000	528,000			58.84	52.43
Subtotal	147,596,000	159,405,000	156,405,000	145,462,000			-7.41	16.61
Interest-bearing bank balances	14,872,000	2,863,000	3,693,000	3,398,000			419.46	366.21
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	240,000	263,000	1,066,000	993,000			-8.75	-89.44
Trading assets	0	2,000	2,000	1,000			-100.00	
Total earning assets	162,708,000	162,533,000	161,166,000	149,854,000			0.11	23.23
Non-interest-bearing cash and due from depository institutions	724,000	619,000	810,000	844,000			16.96	-66.29
Premises, fixed assets, and leases	530,000	736,000	478,000	363,000			-27.99	334.43
Other real estate owned	2,000	9,000	11,000	10,000			-77.78	-80.00
Investment in unconsolidated subsidiaries	322,000	361,000	265,000	223,000			-10.80	65.13
Intangible and other assets	17,879,000	16,386,000	16,139,000	15,854,000			9.11	-25.71
Total assets	182,165,000	180,644,000	178,869,000	167,148,000			0.84	14.87
Quarterly average assets	182,873,000	179,763,000	176,388,000	164,526,000			1.73	17.22
Average loans and leases (YTD)	121,409,000	129,031,250	125,202,750	119,039,750			-5.91	15.46
Memoranda								
Loans held-for-sale	406,000	158,000	314,000	108,000			156.96	286.67
Loans not held-for-sale	118,534,000	128,231,000	129,926,000	122,893,000			-7.56	6.21
Real estate loans secured by 1–4 family	15,218,000	17,353,000	16,729,000	13,788,000			-12.30	55.71
Commercial real estate loans	4,896,000	4,759,000	4,569,000	3,903,000			2.88	47.78
Construction and land development	255,000	178,000	189,000	295,000			43.26	18.06
Multifamily	72,000	39,000	37,000	23,000			84.62	
Nonfarm nonresidential	4,569,000	4,542,000	4,343,000	3,585,000			0.59	47.53
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	32,179,000	32,542,000	28,473,000	24,730,000			-1.12	76.82
U.S. Treasury securities	802,000	2,047,000	1,856,000	1,777,000			-60.82	-68.04
US agency securities (excluding mortgage-backed securities)	1,000	2,000	2,000	2,000			-50.00	-99.64
Municipal securities	1,095,000	641,000	802,000	854,000			70.83	52.93
Mortgage-backed securities	26,670,000	27,225,000	22,860,000	19,188,000			-2.04	145.87
Asset-backed securities	425,000	389,000	765,000	970,000			9.25	-75.71
Other debt securities	2,090,000	1,548,000	1,386,000	1,411,000			35.01	51.23
Mutual funds and equity securities	1,096,000	690,000	802,000	528,000			58.84	52.43
Available-for-sale securities	29,830,000	30,284,000	25,309,000	22,831,000			-1.50	63.91
U.S. Treasury securities	802,000	2,047,000	1,856,000	1,777,000			-60.82	-68.04
US agency securities (excluding mortgage-backed securities)	1,000	2,000	2,000	2,000			-50.00	-99.64
Municipal securities	1,095,000	641,000	802,000	854,000			70.83	52.93
Mortgage-backed securities	25,417,000	25,678,000	20,541,000	17,325,000			-1.02	134.32
Asset-backed securities	425,000	368,000	722,000	934,000			15.49	-75.71
Other debt securities	2,090,000	1,548,000	1,386,000	1,411,000			35.01	51.23
Mutual funds and equity securities	0	0	0	528,000			-100.00	
Held-to-maturity securities appreciation (depreciation)	78,000	32,000	-55,000	-34,000			143.75	
Available-for-sale securities appreciation (depreciation)	894,000	317,000	-578,000	-232,000			182.02	
Structured notes, fair value	0	0	0	0				
Pledged securities	145,000	2,785,000	10,403,000	8,426,000			-94.79	-94.21

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	128,000	119,000	142,000	108,000		7.56	43.82
NOW, ATS and transaction accounts	3,378,000	2,291,000	1,950,000	1,802,000		47.45	168.10
Time deposits less brokered deposits) < \$250K.....	32,026,000	33,063,000	26,948,000	23,334,000		-3.14	
MMDA and other savings accounts	80,320,000	60,195,000	54,100,000	47,465,000		33.43	128.66
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	115,852,000	95,668,000	83,140,000	72,709,000		21.10	163.49
Time deposits of \$250K or more	8,633,000	8,184,000	6,123,000	5,324,000		5.49	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	685,000	892,000		-100.00	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	5,653,000	12,199,000	14,932,000	21,502,000		-53.66	-69.78
Other borrowings w/remaining maturity over 1 year	14,875,000	23,751,000	34,960,000	29,226,000		-37.37	-71.01
Brokered deposits < \$250K	12,551,000	16,899,000	16,914,000	15,211,000		-25.73	
Noncore funding	41,712,000	61,033,000	73,614,000	72,155,000		-31.66	-55.13
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	3,614,000	3,608,000	3,603,000	4,019,000		0.17	-1.36
Other liabilities	6,284,000	5,919,000	5,244,000	4,771,000		6.17	37.96
Total liabilities.....	167,462,000	166,228,000	165,601,000	153,654,000		0.74	15.38
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			-100.00
Common stock.....	5,000	5,000	5,000	5,000		0.00	0.00
Common surplus.....	21,539,000	21,433,000	21,340,000	21,240,000		0.49	2.10
Retained earnings.....	-4,278,000	-4,057,000	-5,489,000	-6,406,000			
Accumulated other comprehensive income	631,000	123,000	-539,000	-235,000		413.01	
Other equity capital components	-3,194,000	-3,088,000	-2,049,000	-1,110,000			
Total holding company equity capital.....	14,703,000	14,416,000	13,268,000	13,494,000		1.99	9.41
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			-100.00
Total equity capital, including minority interest	14,703,000	14,416,000	13,268,000	13,494,000		1.99	9.38
Total liabilities and capital	182,165,000	180,644,000	178,869,000	167,148,000		0.84	14.87
Memoranda							
Non-interest-bearing deposits.....	128,000	119,000	142,000	108,000		7.56	43.82
Interest-bearing deposits.....	136,908,000	120,632,000	106,035,000	93,136,000		13.49	106.93
Total deposits	137,036,000	120,751,000	106,177,000	93,244,000		13.49	106.85
Long-term debt that reprices within 1 year	84,000	785,000	7,651,000	9,776,000		-89.30	-99.63
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	14,416,000	13,268,000	13,494,000	13,317,000			
Accounting restatements	-1,017,000	-2,000	-119,000	0			
Net income	1,085,000	1,715,000	1,263,000	929,000			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	106,000	93,000	100,000	79,000			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	106,000	1,039,000	939,000	753,000			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	289,000	273,000	242,000	184,000			
Change in other comprehensive income	508,000	654,000	-289,000	106,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	14,703,000	14,416,000	13,268,000	13,494,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	11.04	36.22	12	12.24	37.78	15	11.91	37.19	15	10.58	35.54	14			
Commercial and industrial loans	16.92	13.52	66	22.37	12.02	88	25.50	12.85	90	26.29	12.62	92			
Loans to individuals	36.16	3.40	96	35.66	4.20	96	35.02	4.31	96	36.36	4.47	96			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases.....	1.17	4.63	20	0.81	5.01	10	0.39	5	4	0.35	5.10	7			
Net loans and leases.....	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73			
Debt securities over 1 year.....	16.93	15.55	57	17.49	14.60	64	14.87	14.63	53	13.89	14.83	45			
Mutual funds and equity securities	0.60	0.05	98	0.38	0.06	96	0.45	0.06	95	0.32	0.06	93			
Subtotal	81.02	78.16	52	88.24	79.65	82	87.44	79.97	77	87.03	79.31	74			
Interest-bearing bank balances	8.16	7.51	56	1.58	3.06	40	2.06	3.04	48	2.03	3.46	44			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.13	1.68	12	0.15	1.91	9	0.60	1.96	31	0.59	1.86	33			
Trading assets	0	1.01	17	0	1.19	31	0	1.33	33	0	1.34	31			
Total earning assets.....	89.32	91.05	25	89.97	89.53	55	90.10	89.74	52	89.65	89.84	45			
Non-interest cash and due from depository institutions.....	0.40	1.07	5	0.34	1.14	6	0.45	1.21	9	0.50	1.22	6			
Other real estate owned.....	0	0.02	18	0	0.03	26	0.01	0.04	21	0.01	0.05	19			
All other assets.....	10.28	7.82	83	9.68	9.27	57	9.44	8.98	55	9.84	8.86	63			
Memoranda															
Short-term investments	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38	2.63	8.69	31			
U.S. Treasury securities.....	0.44	0.84	65	1.13	1.03	67	1.04	1.04	62	1.06	1.02	66			
US agency securities (excluding mortgage-backed securities)	0	0.63	24	0	0.54	27	0	0.69	23	0	0.75	25			
Municipal securities	0.60	1.69	44	0.35	1.34	36	0.45	1.62	35	0.51	1.60	38			
Mortgage-backed securities	14.64	11.75	67	15.07	11.44	73	12.78	11.13	60	11.48	11.06	55			
Asset-backed securities	0.23	0.32	69	0.22	0.28	69	0.43	0.33	75	0.58	0.30	77			
Other debt securities	1.15	0.42	80	0.86	0.39	78	0.77	0.41	78	0.84	0.38	80			
Loans held-for-sale.....	0.22	0.52	39	0.09	0.39	34	0.18	0.30	53	0.06	0.33	32			
Loans held for investment	65.07	61.72	52	70.99	63.50	65	72.64	63.93	70	73.52	62.63	76			
Real estate loans secured by 1–4 family	8.35	11.91	34	9.61	13.29	36	9.35	13.46	31	8.25	13.44	31			
Revolving	0.17	1.66	19	0.22	2.07	19	0.31	2.27	18	0.54	2.40	25			
Closed-end, secured by first liens	8.13	9.81	42	9.30	10.69	42	8.93	10.57	42	7.56	10.35	38			
Closed-end, secured by junior liens	0.05	0.22	25	0.08	0.28	33	0.11	0.31	31	0.14	0.34	36			
Commercial real estate loans	2.69	22.22	11	2.63	22.23	12	2.55	21.58	13	2.34	19.88	14			
Construction and land development.....	0.14	3.40	7	0.10	3.44	9	0.11	3.51	9	0.18	3.25	13			
Multifamily.....	0.04	3.12	6	0.02	3.01	7	0.02	2.72	7	0.01	2.54	8			
Nonfarm nonresidential	2.51	14.72	13	2.51	14.69	15	2.43	14.44	15	2.14	13.30	15			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	16.91	57.15	7	17.22	57.46	7	16.35	56.49	8	14.38	54.84	8			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.79	19.43	27	13.52	20.75	28	12.84	21.10	24	11.21	21.45	22			
Real estate loans secured by 1–4 family.....	0.26	2.64	18	0.31	3.15	19	0.43	3.50	17	0.73	3.77	23			
Revolving	12.53	16.59	33	13.21	17.39	34	12.42	17.39	31	10.48	17.41	25			
Closed-end.....	4.12	34.63	6	3.71	33.52	7	3.51	32.14	8	3.17	29.99	11			
Commercial real estate loans	0.21	5.26	9	0.14	5.09	9	0.15	5.20	8	0.24	4.90	11			
Construction and land development.....	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
1–4 family.....	0.21	4.19	9	0.14	4.02	10	0.15	4.05	9	0.24	3.90	11			
Other.....	0.06	4.96	6	0.03	4.69	7	0.03	4.10	7	0.02	3.84	7			
Multifamily.....	3.84	22.93	6	3.54	22.15	7	3.33	21.40	10	2.91	20.03	11			
Nonfarm nonresidential	3.11	7.68	22	2.93	7.72	23	2.93	8.03	24	2.81	7.58	23			
Owner-occupied.....	0.73	14.95	5	0.61	14.34	7	0.41	13.38	7	0.10	12.45	7			
Other.....	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	25.91	22.17	66	31.48	19.53	84	35.02	20.32	85	35.73	20.53	84			
Commercial and industrial loans	55.39	6.13	96	50.17	7.13	96	48.09	7.36	95	49.41	7.61	95			
Loans to individuals	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Credit card loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Agricultural loans.....	1.80	9.09	20	1.13	9.85	11	0.53	9.66	4	0.48	10.32	6			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	103.77	381.27	10	126.11	391.26	13	124.75	379.80	13	104.66	366.85	12			
Real estate loans secured by 1–4 family.....	78.51	125.03	31	98.97	138.18	37	97.99	137.84	35	81.57	138.55	31			
Revolving	1.60	17.42	17	2.26	21.26	20	3.26	23.33	18	5.34	25.05	25			
Closed-end.....	76.91	106.14	37	96.71	115.20	43	94.72	112.79	42	76.23	111.69	36			
Commercial real estate loans	25.26	234.65	9	27.14	229.44	12	26.76	219.72	12	23.09	204.45	13			
Construction and land development.....	1.32	35.62	7	1.02	34.95	8	1.11	35.36	8	1.75	32.91	10			
1–4 family.....	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other.....	1.32	28.16	7	1.02	27.32	8	1.11	27.26	9	1.75	26.01	10			
Multifamily.....	0.37	32.74	5	0.22	31.04	6	0.22	27.85	7	0.14	25.95	6			
Nonfarm nonresidential	23.57	155.06	11	25.90	152.10	14	25.44	147.22	14	21.21	137.03	14			
Owner-occupied.....	19.08	52.37	24	21.44	53.07	26	22.34	54.89	27	20.47	51.62	28			
Other.....	4.49	100.54	5	4.46	97.41	6	3.10	91.80	6	0.74	84.09	7			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	158.97	139.91	59	230.48	122.02	87	267.18	128.82	94	259.99	126.55	93			
Loans to individuals	339.85	37.47	97	367.34	43.51	97	366.84	42.67	96	359.52	44.83	96			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans.....	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases.....	11.01	49.54	19	8.30	52.44	12	4.07	51.79	4	3.48	52.78	6			
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.02	27.32	5	0.79	26.45	6	0.59	24.79	5	0.37	23.09	6			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	6.25	183.76	5	5.76	178.57	5	4.49	167.93	5	2.72	156.17	7			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.33	240.85	9	27.20	236.10	12	26.83	225.98	12	23.18	210.40	12			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38	2.63	8.69	31			
Liquid assets	22.19	26.22	41	16.53	22.44	40	14.84	22.72	31	13.59	24.04	21			
Investment securities	17.66	17.85	51	18.01	16.99	58	15.92	17.27	47	14.80	17.35	41			
Net loans and leases	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73			
Net loans, leases and standby letters of credit	63.61	62.48	44	70.48	64.84	56	72.20	65.07	67	72.91	63.89	72			
Core deposits	63.60	70.67	21	52.96	63.09	23	46.48	62.13	19	43.50	61.26	17			
Noncore funding	22.90	14.13	79	33.79	19.36	81	41.16	21.34	85	43.17	22.32	87			
Time deposits of \$250K or more	4.74	2.11	89	4.53	2.94	78	3.42	2.89	66	3.19	2.57	67			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0.38	1.97	31	0.53	2.23	32			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0.38	0.54	43	0.53	0.73	47			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	3.10	1.24	82	6.75	3.01	88	8.35	3.67	88	12.86	3.96	93			
Earning assets that reprice within 1 year	23.75	39.38	16	22.66	39.29	10	26.40	40.29	14	27.63	41.61	15			
Interest-bearing liabilities that reprice within 1 year	22.96	8.20	89	22.93	10.19	89	17.62	10.01	84	17.21	8.46	88			
Long-term debt that reprices within 1 year	0.05	0.47	55	0.43	0.96	61	4.28	1.34	84	5.85	1.58	87			
Net assets that reprice within 1 year	0.74	29.11	4	-0.70	26.63	6	4.50	27.38	7	4.57	29.77	5			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94	46.58	17.03	94			
Net short-term noncore funding dependence	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78	19.49	4.83	88			
Short-term investment / Short-term noncore funding	80.25	184.19	25	12.59	77.77	13	17.49	66.46	24	13.41	74.86	12			
Liquid assets - short-term noncore funding / Nonliquid assets	15.24	28.18	35	3.34	16.97	27	-0.44	16.04	22	-6.95	18.16	11			
Net loans and leases / Total deposits	84.40	79.43	67	105.28	90.31	87	121.49	90.08	91	130.54	90.14	90			
Net loans and leases / Core deposits	99.83	88.34	77	132.88	103.93	85	155.16	105	91	167.41	105.65	90			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.45	1.57	34	0.20	0.72	38	-0.35	-0.82	53	-0.22	-0.31	43			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.17	4.31	68	1.95	1.36	71	-3.65	-1.98	11	-1.48	-0.77	35			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	3.89	11.38	51	4.82	12.67	49	8.30	16.19	43	7.68	15.76	44			
Available-for-sale securities	92.70	87.23	46	93.06	85.40	48	88.89	81.88	55	92.32	84.24	55			
U.S. Treasury securities	2.49	4.72	66	6.29	6.15	68	6.52	6.99	62	7.19	6.96	62			
US agency securities (excluding mortgage-backed securities)	0	4.01	23	0.01	3.49	27	0.01	4.02	22	0.01	4.42	24			
Municipal securities	3.40	9.83	42	1.97	7.75	36	2.82	9.16	38	3.45	9.31	41			
Mortgage-backed securities	82.88	66.64	71	83.66	67.43	73	80.29	65.45	71	77.59	65.34	70			
Asset-backed securities	1.32	1.91	69	1.20	1.66	69	2.69	2.05	76	3.92	1.74	81			
Other debt securities	6.49	3.01	82	4.76	2.94	76	4.87	2.79	75	5.71	2.57	80			
Mutual funds and equity securities	3.41	0.35	98	2.12	0.40	94	2.82	0.42	94	2.14	0.51	91			
Debt securities 1 year or less	0.75	10.55	9	0.81	11.86	5	3.74	11.91	25	4.02	11.79	28			
Debt securities 1 to 5 years	5.85	17.03	30	8.23	17.94	39	8.46	19.18	36	7.69	18.80	33			
Debt securities over 5 years	89.99	69.86	78	88.84	66.02	79	84.98	64.73	77	86.16	64.73	75			
Pledged securities	0.45	35.67	3	8.56	30.57	18	36.54	33.30	56	34.07	34.58	52			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	383.43	183.32	82	-34.31	26.69	8	8.38	6.77	55	-17.59	19.19	20			
Investment securities	-1.12	23.62	15	14.29	11.75	68	15.14	9.42	71	23.30	8.45	82			
Core deposits	21.10	26.88	33	15.07	11.23	70	14.35	7.29	81	33.14	12.19	85			
Noncore funding	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35	-17.14	5.59	22			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	28,058,000	19,311,000	17,776,000	18,950,000	
Commit: Secured commercial real estate loans	220,000	169,000	100,000	155,000	
Commit: Unsecured real estate loans	9,000	8,000	12,000	10,000	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	217,000	183,000	139,000	137,000	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	391,000	81,000	11,000	23,000	
Written options contracts (interest rate)	587,000	522,000	6,793,000	8,327,000	
Purchased options contracts (interest rate)	0	14,516,000	6,742,000	8,237,000	
Interest rate swaps	12,385,000	17,101,000	24,203,000	6,915,000	
Futures and forward foreign exchange	323,000	269,000	317,000	260,000	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	2,000	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.40	22.01	27	10.69	23.52	11	9.94	24.05	7	11.34	24.03	14			
Standby letters of credit	0.12	0.71	10	0.10	0.84	9	0.08	0.92	9	0.08	0.96	11			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	7.51	48.62	20	17.99	68.47	44	21.28	65.81	55	14.22	75.35	44			
Interest rate contracts	7.34	34.36	23	17.84	47.31	46	21.10	43.84	57	14.06	53.66	45			
Interest rate futures and forward contracts	0.21	6.21	34	0.04	10.67	27	0.01	11.40	27	0.01	13.82	27			
Written options contracts (interest rate)	0.32	2.18	32	0.29	2.47	41	3.80	2.16	85	4.98	2.60	84			
Purchased options contracts (interest rate)	0	1.46	22	8.04	2.65	85	3.77	2.32	81	4.93	2.37	85			
Interest rate swaps	6.80	20.83	29	9.47	28.86	32	13.53	26.74	47	4.14	25.60	23			
Foreign exchange contracts	0.18	6.01	63	0.15	10.12	57	0.18	10.92	54	0.16	9.40	52			
Futures and forward foreign exchange contracts	0.18	3.47	66	0.15	5.23	60	0.18	5.22	57	0.16	4.53	55			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	65	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	72	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.11	42.82	22	14.97	45.53	7	14.20	44.93	6	15.92	46.60	11			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	13,688,000	32,489,000	38,066,000	23,762,000	
Interest rate contracts	13,363,000	32,220,000	37,749,000	23,502,000	
Foreign exchange contracts.....	323,000	269,000	317,000	260,000	
Equity, commodity, and other contracts	2,000	0	0	0	
Derivatives Position					
Futures and forwards	714,000	350,000	328,000	283,000	
Written options	589,000	522,000	6,793,000	8,327,000	
Exchange-traded.....	2,000	0	0	0	
Over-the-counter.....	587,000	522,000	6,793,000	8,327,000	
Purchased options	0	14,516,000	6,742,000	8,237,000	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	14,516,000	6,742,000	8,237,000	
Swaps	12,385,000	17,101,000	24,203,000	6,915,000	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	13,688,000	32,489,000	38,066,000	23,762,000	
Interest rate contracts	13,363,000	32,220,000	37,749,000	23,502,000	
Foreign exchange contracts.....	323,000	269,000	317,000	260,000	
Equity, commodity, and other contracts	2,000	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	13,099,000	31,967,000	31,272,000	15,435,000	
One year or less	5,834,000	1,201,000	8,114,000	1,464,000	
Over 1 year to 5 years	4,805,000	28,316,000	22,207,000	12,806,000	
Over 5 years	2,460,000	2,450,000	951,000	1,165,000	
Gross negative fair value (absolute value)	5,000	5,000	37,000	41,000	
Gross positive fair value.....	17,000	64,000	41,000	39,000	
Held for trading.....	0	0	0	0	
Non-traded.....	17,000	64,000	41,000	39,000	
Current credit exposure on risk-based capital derivative contracts	2,000	62,000	40,000	38,000	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	97.63	94.10	37	99.17	93.44	45	99.17	92.91	52	98.91	92.20	53			
Foreign exchange contracts	2.36	3.49	67	0.83	3.20	61	0.83	3.39	56	1.09	3.53	56			
Equity, commodity, and other contracts	0.01	1.17	67	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	5.22	14.05	43	1.08	13.49	21	0.86	12.78	21	1.19	13.23	20			
Written options	4.30	8.18	46	1.61	5.91	37	17.85	6.60	86	35.04	6.68	95			
Exchange-traded	0.01	0.14	82	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	4.29	7.73	49	1.61	5.10	39	17.85	5.49	89	35.04	5.27	95			
Purchased options	0	3.42	19	44.68	4.42	98	17.71	4.19	93	34.66	4.73	95			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	44.68	3.35	98	17.71	3.20	94	34.66	3.32	97			
Swaps	90.48	68.76	68	52.64	69.75	25	63.58	70.34	32	29.10	68.94	16			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	97.63	53.82	69	99.17	52.22	71	99.17	50.60	72	98.91	51.23	73			
Foreign exchange contracts	2.36	0.46	88	0.83	0.34	83	0.83	0.57	82	1.09	0.60	82			
Equity, commodity, and other contracts	0.01	0.10	80	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	95.70	91.48	49	98.39	93.86	56	82.15	94.47	18	64.96	95.63	9			
One year or less	42.62	32.05	70	3.70	32.17	16	21.32	32.51	52	6.16	31.96	22			
Over 1 year to 5 years	35.10	27.06	63	87.16	30.45	95	58.34	31.16	91	53.89	31.85	87			
Over 5 years	17.97	29.56	40	7.54	28.09	25	2.50	28.71	17	4.90	29.43	18			
Gross negative fair value (absolute value)	0.04	1.55	3	0.02	0.83	4	0.10	0.72	6	0.17	0.69	13			
Gross positive fair value	0.12	2.23	3	0.20	1.19	5	0.11	0.85	3	0.16	0.71	8			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	6	0	0.06	9	0	0.06	22	0	0.06	19			
Gross positive fair value (X)	0	0.09	5	0	0.07	20	0	0.06	16	0	0.06	19			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0	0.02	20	0	0.01	56	0	0.01	45	0	0.01	49			
Current credit exposure (X)	0	0.06	13	0	0.05	25	0	0.04	26	0	0.04	25			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.85	13	0.04	0.73	24	0.03	0.53	24	0.03	0.53	24			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,263,000	1,242,000	1,276,000	1,144,000	
Gross losses	1,326,000	1,492,000	1,440,000	1,392,000	
Write-downs, transfers to loans held-for-sale	0	2,000	7,000	0	
Recoveries	562,000	514,000	488,000	382,000	
Net losses	764,000	978,000	952,000	1,010,000	
Provision for loan and lease losses	1,439,000	998,000	918,000	1,148,000	
Adjustments	1,345,000	1,000	0	-6,000	
Ending balance	3,283,000	1,263,000	1,242,000	1,276,000	
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92			
Provision for loan and lease losses / Average loans and leases	1.19	0.82	80	0.77	0.24	91	0.73	0.24	91	0.96	0.28	90			
Provision for loan and lease losses / Net loan and lease losses	188.35	487.86	15	102.04	130.58	32	96.43	134.68	30	113.66	143.18	44			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58	1.04	0.98	58			
Allowance for loan and lease losses / Total loans and leases	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59	1.04	0.96	58			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.30	11.58	25	1.29	8.03	5	1.30	7.54	4	1.26	8.39	3			
Allowance for loan and lease losses / Nonaccrual assets	215.70	299.17	44	121.91	218.72	34	113.74	214.03	28	161.11	178.03	57			
ALLL / 90+ days past due + nonaccrual loans and leases	215.70	244.34	50	121.91	151.73	50	113.74	160.51	42	161.11	136.22	70			
Gross loan and lease losses / Average loans and leases	1.09	0.34	92	1.16	0.28	92	1.15	0.30	91	1.17	0.33	90			
Recoveries / Average loans and leases	0.46	0.07	95	0.40	0.08	94	0.39	0.09	94	0.32	0.09	93			
Net losses / Average loans and leases	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91	0.85	0.24	90			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	82	0.01	0	87	0	0	37			
Recoveries / Prior year-end losses	37.67	33.98	65	35.69	36.22	59	35.06	41.30	53	33.25	33.49	55			
Earnings coverage of net loan and lease losses (X)	3.73	22.91	16	3.03	24.40	13	2.67	21.75	15	2.63	19.67	11			
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.04	11	-0.03	0.01	10	0.05	0.02	76	0.03	0.02	61			
Real estate loans secured by 1-4 family	-0.02	0.01	23	-0.03	0.01	13	0.06	0.01	83	0.04	0.03	63			
Revolving	0	0.01	54	0	0.02	43	1.44	0.03	98	0.78	0.09	93			
Closed-end	-0.02	0	20	-0.04	0	9	0.01	0.01	59	-0.01	0.02	21			
Commercial real estate loans	0.02	0.07	42	0	0.01	38	0	0.01	47	0	0.01	46			
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	63			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.02	0.11	35	0	0.02	38	0	0.02	35	0	0.03	41			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0.02	0.08	45	0	0.01	40	0	0.01	44	0	0.01	44			
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	0.28	0.47	43	0.22	0.37	41	0.10	0.31	25	0.12	0.39	29			
Loans to individuals	1.02	1.13	60	1.39	1.17	65	1.43	1.16	66	1.56	1.25	68			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.23	0.15	72	0.14	0.15	62	0	0.14	28	0	0.15	23			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		1,914,000		2,709,000		2,598,000		2,451,000		
90+ days past due loans and leases		0		0		0		0		
Nonaccrual loans and leases		1,522,000		1,036,000		1,092,000		792,000		
Total past due and nonaccrual loans and leases		3,436,000		3,745,000		3,690,000		3,243,000		
Restructured 30–89 days past due		2,000		5,000		8,000		12,000		
Restructured 90+ days past due		0		0		0		0		
Restructured nonaccrual		870,000		366,000		343,000		271,000		
Total restructured loans and leases		872,000		371,000		351,000		283,000		
30–89 days past due loans held for sale		0		0		0		0		
90+ days past due loans held for sale		0		0		0		0		
Nonaccrual loans held for sale		0		0		0		0		
Total past due and nonaccrual loans held for sale		0		0		0		0		
Restructured loans and leases in compliance		1,281,000		496,000		461,000		430,000		
Other real estate owned		2,000		9,000		11,000		10,000		
Other Assets										
30–89 days past due		83,000		103,000		110,000		105,000		
90+ days past due		22,000		15,000		15,000		17,000		
Nonaccrual		0		0		0		0		
Total other assets past due and nonaccrual		105,000		118,000		125,000		122,000		
Percent of Loans and Leases										
30–89 days past due loans and leases	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95	1.99
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	5	0
Nonaccrual loans and leases	1.28	0.66	88	0.81	0.51	80	0.84	0.54	83	0.64
90+ days past due and nonaccrual loans and leases	1.28	0.85	81	0.81	0.71	60	0.84	0.75	65	0.64
30–89 days past due restructured	0	0.01	44	0	0.01	47	0.01	0.02	50	0.01
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0
Nonaccrual restructured	0.73	0.13	98	0.29	0.14	82	0.26	0.16	77	0.22
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.68	0.40	96	2.19	0.43	96	2.08	0.44	95	2.08
90+ days past due assets	0.02	0.12	41	0.01	0.15	24	0.01	0.18	26	0.01
Nonaccrual assets	1.28	0.67	87	0.81	0.53	80	0.84	0.57	81	0.64
30+ days past due and nonaccrual assets	2.97	1.29	89	3.01	1.19	90	2.93	1.26	92	2.73
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.85	0.52	84	0.58	0.44	69	0.62	0.48	73	0.48
90+ days past due and nonaccrual assets + other real estate owned	0.85	0.55	84	0.59	0.48	65	0.63	0.52	68	0.49
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	1.54	0.60	93	0.86	0.53	82	0.88	0.60	78	0.74
Allowance for loan and lease losses	85.50	66.66	75	122.41	115.41	64	126.57	118.28	61	97.49
Equity capital + allowance for loan and lease losses	15.61	4.97	95	9.86	4.28	93	10.83	4.79	93	8.42
Tier 1 capital + allowance for loan and lease losses	13.64	6.05	92	8.82	5.65	80	9.21	6.16	78	7.36
Loans and leases + other real estate owned	2.36	0.97	93	1.20	0.85	78	1.21	0.96	72	1.01

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.35	0.39	55	0.40	0.38	63	0.46	0.42	60	0.64	0.44	78			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
	Nonaccrual.....		0.53	0.76	39	0.28	0.46	34	0.39	0.57	40	0.67	0.69	54			
Commercial and industrial	30–89 days past due		0.28	0.23	70	0.22	0.31	45	0.17	0.30	35	0.14	0.32	30			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11			
	Nonaccrual.....		0.72	0.75	54	0.60	0.83	44	0.81	0.76	60	0.21	0.93	18			
Individuals	30–89 days past due		2.66	0.83	96	3.92	0.83	98	3.86	0.84	98	3.74	0.97	96			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		1.80	0.28	92	1.13	0.17	96	1.02	0.23	92	0.96	0.24	89			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due			0.17			0.24			0.17			0.17				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.33	0.18	76	0.41	0.20	79	0.72	0.17	88	0	0.20	12			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0.52	0.15	85	0.14	0.13	68	0.14	0.14	66	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.46	0.65	45	0.51	0.67	48	0.58	0.71	51	0.83	0.74	61			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12			
	Nonaccrual	0.67	0.89	48	0.33	0.73	23	0.47	0.86	31	0.85	0.97	55			
Revolving	30–89 days past due	0.65	0.48	68	2.27	0.45	98	1.26	0.50	90	1.44	0.61	90			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	2.26	1.13	83	2.27	1	83	3.05	1.17	83	4.32	1.17	89			
Closed-end	30–89 days past due	0.46	0.65	42	0.47	0.70	40	0.56	0.75	46	0.78	0.79	56			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	0.64	0.87	47	0.28	0.70	20	0.38	0.84	29	0.61	0.96	39			
Junior lien	30–89 days past due	0	0.02	10	0.01	0.02	28	0.01	0.03	40	0.04	0.03	64			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.01	0.04	32	0.01	0.04	33	0.02	0.06	40	0.05	0.07	49			
Commercial real estate	30–89 days past due	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.10	0.62	11	0.08	0.23	26	0.09	0.28	25	0.03	0.34	14			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0.11	0.80	9	0.09	0.28	20	0.09	0.30	23	0.03	0.38	13			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.11	0.27	26	0.09	0.16	38	0.09	0.17	35	0.03	0.21	19			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8			
Farmland	30–89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
Common Equity Tier 1 Capital															
Common stock plus related surplus			18,350,000		18,350,000		19,296,000		20,135,000						
Retained earnings			-3,090,000		-4,057,000		-5,489,000		-6,406,000						
Accumulated other comprehensive income (AOCI)			631,000		123,000		-539,000		-235,000						
Common equity tier 1 minority interest			0		0		0		0						
Common equity tier 1 capital before adjustments/deductions			15,891,000		14,416,000		13,268,000		13,494,000						
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets			402,000		475,000		428,000		507,000						
Accumulated other comprehensive income-related adjustments			611,000		104,000		-557,000		-250,000						
Other deductions from common equity tier 1 capital			0		0		0		0						
Subtotal:			14,878,000		13,837,000		13,397,000		13,237,000						
Adjustments and deductions for common equity tier 1 capital			0		0		0		0						
Common equity tier 1 capital			14,878,000		13,837,000		13,397,000		13,237,000						
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus			2,499,000		2,496,000		2,493,000		2,491,000						
Non-qualifying capital instruments			0		0		0		0						
Tier 1 minority interest not included in common equity tier 1 capital			0		0		0		0						
Additional tier 1 capital before deductions			2,499,000		2,496,000		2,493,000		2,491,000						
Less: Additional tier 1 capital deductions			88,000		62,000		59,000		100,000						
Additional tier 1 capital			2,411,000		2,434,000		2,434,000		2,391,000						
Tier 1 Capital			17,289,000		16,271,000		15,831,000		15,628,000						
Tier 2 Capital															
Tier 2 capital instruments and related surplus			829,000		1,033,000		1,031,000		1,113,000						
Non-qualifying capital instruments			0		0		0		0						
Total capital minority interest not included in tier 1 capital			0		0		0		0						
Allowance for loan and lease losses in tier 2 capital			1,748,000		1,264,000		1,243,000		1,277,000						
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity									0						
Tier 2 capital before deductions			2,577,000		2,297,000		2,274,000		2,390,000						
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions			88,000		62,000		59,000		44,000						
Tier 2 capital			2,489,000		2,235,000		2,215,000		2,346,000						
Exited advanced approach tier 2 capital															
Total capital			19,778,000		18,506,000		18,046,000		17,974,000						
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted			184,061,000		179,763,000		176,388,000		164,526,000						
Less: Deductions from common equity tier 1 capital			402,000		475,000		428,000		563,000						
Less: Other deductions			0		0		0		0						
Total assets for leverage ratio			183,659,000		179,288,000		175,960,000		163,963,000						
Total risk-weighted assets			139,786,840		145,071,620		146,561,080		138,933,180						
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	10.64	12.35	28	9.54	12.11	11	9.14	12.09	4	9.53	12.16	10			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.37	13.08	44	11.22	12.78	27	10.80	12.85	16	11.25	12.95	25			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.15	15.23	34	12.76	14.36	23	12.31	14.45	13	12.94	14.63	25			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.41	9.13	61	9.08	9.76	35	9	9.71	26	9.53	9.53	54			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		9,137,000			8,547,000			7,733,000			7,464,000					6.90	29.55
Total property and casualty assets		9,137,000			8,547,000			7,733,000			7,464,000					6.90	29.55
Reinsurance recoverables (P/C)		113,000			111,000			118,000			127,000					-18.12	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)		0			0			0			0						
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		5,125,000			4,754,000			4,318,000			4,393,000					7.80	27.36
Total property and casualty equity		5,125,000			4,754,000			4,318,000			4,393,000					7.80	27.36
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		284,000			308,000			120,000			257,000					-7.79	55.19
Total property and casualty		284,000			308,000			120,000			257,000					-7.79	55.19
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		129,000			122,000			134,000			140,000					5.74	-23.67
Unearned premiums (P/C)		447,000			436,000			400,000			416,000					2.52	17.02
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		1,111,000			1,096,000			1,030,000			980,000					1.37	17.32
Other insurance activities income		8,000			9,000			8,000			7,000					-11.11	14.29
Insurance and reinsurance underwriting income		1,103,000			1,087,000			1,022,000			973,000					1.47	17.34
Premiums		224,000			256,000			221,000			181,000					-12.50	19.79
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		224,000			256,000			221,000			181,000					-12.50	19.79
Insurance benefits, losses, expenses		1,010,000			933,000			879,000			876,000					8.25	25.00
Net assets of insurance underwriting subsidiaries		2,966,000			2,771,000			2,568,000			2,719,000					7.04	9.41
Life insurance assets		0			0			0			0						

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer #	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	5.02	0	98	4.73	0.01	97	4.32	0.01	98	4.47	0.01	98					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18					
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52						
Insurance activities revenue / Adjusted operating income	15.09	0.41	98	15.21	0.47	98	14.76	0.47	97	13.91	0.55	97					
Premium income / Insurance activities revenue	20.16	2.84	90	23.36	7.32	85	21.46	4.86	88	18.47	4.64	85					
Credit related premium income / Total premium income	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25					
Other premium income / Total premium income	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74					
Insurance underwriting net income / Consolidated net income	26.18	0.03	98	17.96	0.08	97	9.50	0.08	98	27.66	0.04	98					
Insurance net income (P/C) / Equity (P/C)	5.54	15.59	36	6.48	19.86	33	2.78	15.64	34	5.85	5.74	69					
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums	450.89	447.82	77	364.45	233.61	81	397.74	160.49	84	483.98	127.33	92					
Reinsurance recovery (P/C) / Total assets (P/C)	1.24	0.07	94	1.30	0.15	85	1.53	0.17	86	1.70	0.48	82					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets	1.63	0	99	1.53	0	98	1.44	0	99	1.63	0	99					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	94,000	97,000	86,000	46,000	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	94,000	97,000	86,000	46,000	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	539,000	513,000	474,000	522,000	
Interest-bearing bank balances	81,000	46,000	14,000	20,000	
Total selected foreign assets	714,000	656,000	574,000	588,000	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-3.09	-2.40	55	12.79	22.48	71	86.96	7.24	92	2.22	21.19	55			
Total selected assets.....	8.84	2.04	66	14.29	12.40	73	-2.38	3.24	40	-13.15	21.86	29			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	417,000	1,235,000	1,964,000		-100.00	-100.00
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	417,000	1,235,000	1,964,000		-100.00	-100.00
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	23,000	45,000	37,000		-100.00	
1–4 family residential loans.....		0	0	0				
Home equity lines.....		0	0	0				
Credit card receivables.....		0	0	0				
Auto loans.....		0	23,000	45,000				
Commercial and industrial loans.....		0	0	0				
All other loans and leases.....		0	0	0				
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.23	0.69		1.18		
1–4 family residential loans.....		0	0	0		0		
Home equity lines.....		0	0	0		0		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0.23	0.69		1.18		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases		0	0	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans			13.16	12.30		10.31		
Home equity lines			0.31	0.42		0.72		
Credit card receivables.....			0	0		0		
Auto loans and other consumer loans.....			50.33	48.58		50.20		
Commercial and industrial loans			31.37	34.70		35.17		
All other loans and leases.....			4.83	4		3.59		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....		5.52	3.64			
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....		5.52	3.64			
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....		0	0	0		
Seller's interest carried as securities and loans		0	0	0		
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0.14	0.28	0.24		
Total retained credit exposure and asset sale credit exposure	0	0.14	0.28	0.24		
<hr/>						
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	13,000	30,000	37,000		-100.00 -100.00
Commcial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	13,000	30,000	37,000		-100.00 -100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	4,000	7,000	9,000		-100.00 -100.00
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 90+ days past due securitized assets	0	4,000	7,000	9,000		-100.00 -100.00
Total past due securitized assets.....	0	17,000	37,000	46,000		-100.00 -100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	5,000	9,000	13,000		-100.00 -100.00
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total net losses on securitized assets.....	0	5,000	9,000	13,000		-100.00 -100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		3.12	2.43	1.88	
Commercial and industrial loans					
All other loans and leases		3.12	2.43	1.88	
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.96	0.57	0.46	
Commercial and industrial loans					
All other loans and leases		0.96	0.57	0.46	
Total 90+ days past due securitized assets		4.08	3	2.34	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		1.20	0.73	0.66	
Commercial and industrial loans					
All other loans and leases		1.20	0.73	0.66	
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.47	0.56	0.78	
Home equity lines		2.27	1.26	1.44	
Credit card receivables					
Commercial and industrial loans		0.22	0.17	0.14	
All other loans and leases		3.42	3.35	3.38	
Total managed loans past due 30–89 days		2.11	2	1.99	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0	0	0	
Home equity lines		0	0	0	
Credit card receivables					
Commercial and industrial loans		0	0	0	
All other loans and leases		-0.02	-0.02	0	
Total managed loans past due 90+ days		0	0.01	0.01	
Total Past Due Managed Assets		2.12	2	2	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		-0.04	0.01	-0.01	
Home equity lines		0	1.44	0.78	
Credit card receivables					
Commercial and industrial loans		0.22	0.10	0.12	
All other loans and leases		1.26	1.29	1.41	
Net Losses on Managed Assets Percent of Total Managed Assets		0.76	0.73	0.82	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		133,000	155,000	168,000	263,000		-14.19	-82.75
Dividends		0	0	0	0			
Interest		10,000	14,000	8,000	7,000		-28.57	900.00
Management and service fees		0	0	0	0			
Other income		123,000	141,000	160,000	256,000		-12.77	-84.03
Income from nonbank subsidiaries		89,000	503,000	569,000	975,000		-82.31	-93.94
Dividends		66,000	436,000	443,000	752,000		-84.86	-94.12
Interest		5,000	11,000	12,000	9,000		-54.55	-68.75
Management and service fees		0	0	0	0			
Other income		18,000	56,000	114,000	214,000		-67.86	-94.55
Income from subsidiary holding companies		1,150,000	1,950,000	2,600,000	3,300,000		-41.03	119.05
Dividends		1,150,000	1,950,000	2,600,000	3,300,000		-41.03	119.05
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		1,372,000	2,608,000	3,337,000	4,538,000		-47.39	-50.38
Securities gains (losses)		0	0	0	0			
Other operating income		-119,000	-67,000	181,000	236,000			
Total operating income		1,253,000	2,541,000	3,518,000	4,774,000		-50.69	-57.60
Operating Expenses								
Personnel expenses		25,000	36,000	84,000	180,000		-30.56	-95.63
Interest expense		628,000	700,000	850,000	988,000		-10.29	-35.92
Other expenses		863,000	818,000	907,000	1,101,000		5.50	-52.87
Provision for loan and lease losses		-68,000	36,000	176,000	465,000			
Total operating expenses		1,448,000	1,590,000	2,017,000	2,734,000		-8.93	-59.10
Income (loss) before taxes		-91,000	951,000	1,501,000	2,040,000			
Applicable income taxes (credit)		-301,000	-567,000	-300,000	337,000			
Extraordinary items					7,000			
Income before undistributed income of subsidiaries		209,000	1,513,000	1,799,000	1,710,000		-86.19	435.90
Equity in undistributed income of subsidiaries		876,000	202,000	-536,000	-781,000		333.66	-29.92
Bank subsidiaries		0	0	0	0			
Nonbank subsidiaries		134,000	-8,000	78,000	387,000			-79.97
Subsidiary holding companies		742,000	210,000	-614,000	-1,168,000		253.33	27.71
Net income (loss)		1,085,000	1,715,000	1,263,000	929,000		-36.73	-15.83
Memoranda								
Bank net income		0	0	0	0			
Nonbank net income		200,000	428,000	521,000	1,139,000		-53.27	-88.84
Subsidiary holding companies' net income		1,892,000	2,160,000	1,986,000	2,132,000		-12.41	71.07

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		152,000	0.49	122,000	0.40	164,000	0.55	105,000				24.59	-80.95
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0				-100.00	
Other receivables		152,000	0.49	122,000	0.40	164,000	0.55	105,000				24.59	-23.23
Investment in nonbank subsidiaries		6,473,000	20.99	6,860,000	22.69	7,964,000	26.49	9,163,000				-5.64	-55.68
Common and preferred stock		6,224,000	20.18	6,649,000	21.99	7,037,000	23.41	8,213,000				-6.39	-43.76
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		197,000	0.64	161,000	0.53	882,000	2.93	879,000				22.36	-93.99
Other receivables		52,000	0.17	50,000	0.17	45,000	0.15	71,000				4.00	-80.00
Investment in subsidiary holding companies		17,146,000	55.60	16,954,000	56.07	16,213,000	53.94	16,962,000				1.13	4.39
Common and preferred stock		17,146,000	55.60	16,954,000	56.07	16,213,000	53.94	16,962,000				1.13	4.39
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		706,000	2.29	2,145,000	7.09	2,294,000	7.63	7,249,000				-67.09	-72.46
Securities		0	0	0	0	0	0	0					-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		4,428,000	14.36	2,050,000	6.78	1,249,000	4.16	1,138,000				116.00	
Cash and due from unrelated depository institution		55,000	0.18	55,000	0.18	60,000	0.20	79,000				0.00	-95.55
Premises, furnishings, fixtures and equipment		23,000	0.07	26,000	0.09	2,000	0.01	2,000				-11.54	-79.28
Intangible assets		22,000	0.07	23,000	0.08	24,000	0.08	25,000				-4.35	
Other assets		1,831,000	5.94	2,003,000	6.62	2,090,000	6.95	2,076,000				-8.59	-60.61
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		30,836,000	100.00	30,238,000	100.00	30,060,000	100.00	36,799,000				1.98	-24.39
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		2,838,000	9.20	4,838,000	16	4,169,000	13.87	6,770,000				-41.34	-47.32
Borrowings with maturity over 1 year		7,698,000	24.96	5,525,000	18.27	7,479,000	24.88	10,348,000				39.33	-50.17
Subordinated notes and debentures		1,036,000	3.36	1,033,000	3.42	1,031,000	3.43	1,449,000				0.29	-2.63
Other liabilities		517,000	1.68	528,000	1.75	434,000	1.44	852,000				-2.08	-40.85
Balance due to subsidiaries and related institutions		4,044,000	13.11	3,898,000	12.89	3,679,000	12.24	3,886,000				3.75	-11.53
Total liabilities		16,133,000	52.32	15,822,000	52.32	16,792,000	55.86	23,305,000				1.97	-41.00
Equity Capital		14,703,000	47.68	14,416,000	47.68	13,268,000	44.14	13,494,000				1.99	9.41
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0				-100.00	
Common stock		5,000	0.02	5,000	0.02	5,000	0.02	5,000				0.00	0.00
Common surplus		21,539,000	69.85	21,433,000	70.88	21,340,000	70.99	21,240,000				0.49	2.10
Retained earnings		-4,278,000	-13.87	-4,057,000	-13.42	-5,489,000	-18.26	-6,406,000					
Accumulated other comprehensive income		631,000	2.05	123,000	0.41	-539,000	-1.79	-235,000				413.01	
Other equity capital components		-3,194,000	-10.36	-3,088,000	-10.21	-2,049,000	-6.82	-1,110,000					
Total liabilities and equity capital		30,836,000	100.00	30,238,000	100.00	30,060,000	100.00	36,799,000				1.98	-24.39
Memoranda													
Loans and advances from bank subsidiaries		0	0	10,000	0.03	20,000	0.07	74,000				-100.00	
Loans and advances from nonbank subsidiaries		3,953,000	12.82	3,771,000	12.47	3,490,000	11.61	3,673,000				4.83	-1.40
Notes payable to subsidiaries that issued TPS		2,578,000	8.36	2,575,000	8.52	2,572,000	8.56	2,570,000				0.12	-0.85
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	6,000	0.02	299,000	0.99	816,000				-100.00	-100.00
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	686,000	2.28	895,000				-100.00	

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	7.59	7.29	51	12.26	9.68	79	9.65	10.40	40	6.89	7.61	42			
Bank net income / Average equity investment in banks		7.45			10.51			11.19			8.74				
Nonbank net income / Average equity investment in nonbanks	3.21	9.75	44	6.15	7.89	57	6.99	7.10	60	11.94	4.73	75			
Subsidiary HCs net income / Average equity investment in sub HCs	11.24	7.01	75	12.93	8.55	75	12.18	8.78	75	12.07	6.82	75			
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7			
Nonbank net income / Parent net income	18.43	3.59	90	24.96	5.93	86	41.25	3.78	94	122.60	7.76	95			
Subsidiary holding companies' net income / Parent net income	174.38	68.34	95	125.95	74	92	157.24	72.48	96	229.49	82.97	95			
Leverage															
Total liabilities / Equity capital	109.73	20.06	95	109.75	20.43	95	126.56	20.88	94	172.71	19.94	95			
Total debt / Equity capital	78.71	14.41	93	79.05	14.31	94	95.56	14.69	94	137.59	13.95	95			
Total debt + notes payable to subs that issued TPS / Equity capital	96.24	16.67	94	96.91	16.36	95	114.95	17.10	94	156.64	16.10	95			
Total debt + Loans guaranteed for affiliate / Equity capital	78.71	14.68	92	79.05	14.56	92	100.73	15.14	94	144.23	14.35	95			
Total debt / Equity capital – excess over fair value	78.71	14.52	93	79.05	14.51	94	95.56	14.81	94	137.59	14.10	95			
Long-term debt / Equity capital	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91	87.42	12.69	94			
Short-term debt / Equity capital	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97	50.17	1.07	98			
Current portion of long-term debt / Equity capital	0	0.06	40	0.04	0.05	85	2.25	0.14	94	6.05	0.27	94			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	47.24	34.67	59	23.97	28.44	49	22.07	28.63	45	35.49	26.93	61			
Double Leverage															
Equity investment in subs / Equity capital	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98	186.56	102.10	99			
Total investment in subs / Equity capital	161.67	110.16	91	166.04	111.07	91	183.46	112.48	94	194.38	111.30	94			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	7.99	0.47	99	5.36	0.36	98	7.90	0.35	99	12.57	0.52	98			
Equity investment in subs – equity cap / Net income-div (X)	10.89	1.82	97	6.37	1.22	95	9.78	1.22	98	15.68	2.64	95			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	92.52	136.59	21	171.18	177.68	54	177.16	162.34	56	168.37	141.81	68			
Cash from ops + noncash items + op expense / Op expense + dividend	85.62	147.24	12	178.20	190.27	51	142.14	174.91	40	158.98	148.20	64			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	226.35	134.08	85	127.61	116.34	65	107.02	103.19	59	110.96	92.33	63			
Pretax operating income + interest expense / Interest expense	85.51	2,016.32	9	235.86	1,968.54	15	276.59	2,898.75	21	306.48	1,909.25	25			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	88.78	1,539.23	8	202.81	1,632.83	11	240.54	1,369.37	18	273.03	1,547.94	20			
Dividends + interest from subsidiaries / Interest expense + dividends	134.24	150.43	52	247.79	210.80	70	280.49	188.90	80	347.10	172.51	89			
Fees + other income from subsidiaries / Salary + other expenses	15.88	13.95	69	23.07	16.52	70	27.65	16.08	70	36.69	16.39	75			
Net income / Current part of long-term debt + preferred dividends (X)		35.64		285.83	57.11	89	4.22	33.93	11	1.14	24.63	8			
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.27	3.85	10	-15.59	2.64	3	-13.56	2.61	4	-15.89	3.24	3			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44			
Nonaccrual	14.11	1.03	93	6.13	0.54	93	8.68	6.54	88	3.83	7.38	84			
Total	14.11	1.13	93	6.13	0.58	93	8.68	6.78	88	3.83	7.48	84			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	5.17	0.24	93	6.63	0.17	94			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	5.17	0.25	93	6.63	0.17	94			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	5.99	2.66	83	6.74	5.62	78	10.25	5.50	78	14.53	5.68	78			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.17	0.08	87	0.16	0.19	84	0.31	0.21	88	0.16	0.13	85			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	138.28	81.10	85	18.04	57.84	12	13.45	57.26	8	10.76	68.72	7			
Dividends declared / Net income	26.64	42.29	30	15.92	33.08	20	19.16	27.33	28	19.81	31.29	25			
Net income – dividends / Average equity.....	5.57	4.14	69	10.31	6.46	88	7.80	7.33	55	5.52	5.03	56			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	22.84	3.41	90	159.71	7.53	95	183.06	7.13	97	408.70	12.57	96			
Dividends from subsidiary holding companies.....	397.92	4.85	96	714.29	21.40	98	1,074.38	16.86	99	1,793.48	18.99	97			
Dividends from all subsidiaries	420.76	174.85	90	873.99	260.40	94	1,257.44	215.26	97	2,202.17	196.35	97			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	33	56.39	47	101.87	82.95	72	85.03	51.40	71	66.02	102.35	52			
Interest income from nonbank subsidiaries.....	2.50	7.38	69	2.57	20.25	59	2.30	18.56	56	0.79	8.11	52			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	9	0.16	96	13.08	1.06	93	21.88	0.15	97	18.79	0.81	94			
Operating income from nonbank subsidiaries	44.50	79.84	38	117.52	150.41	60	109.21	99.33	66	85.60	165.35	50			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	60.78	43.51	66	90.28	61.23	61	130.92	48.56	92	154.78	59.89	86			
Interest income from subsidiary holding companies	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34			
Management and service fees from subsidiary holding companies	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies	60.78	55.20	57	90.28	76.49	50	130.92	61.19	88	154.78	64.33	86			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0.80	0.63	78	0.55	0.80	69	0.23	0.92	64	0.15	0.94	55			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	9.82	0.04	98	5.55	0.03	99	4.55	0.02	98	5.36	0.09	97			
Operating income from bank subsidiaries	10.61	82.20	12	6.10	78.80	14	4.78	74.20	14	5.51	69.23	18			
Dividends from nonbank subsidiaries	5.27	1.95	83	17.16	2.65	89	12.59	2.57	88	15.75	2.65	89			
Interest income from nonbank subsidiaries.....	0.40	0.73	82	0.43	1.19	78	0.34	2.32	73	0.19	2.79	64			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries	1.44	0.01	96	2.20	0.04	95	3.24	0.02	95	4.48	0.17	93			
Operating income from nonbank subsidiaries	7.10	4.70	78	19.80	7.29	83	16.17	7.64	82	20.42	9.99	78			
Dividends from subsidiary holding companies.....	91.78	2.53	96	76.74	4.52	93	73.91	5.15	92	69.12	5.49	91			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	91.78	4.56	93	76.74	6.08	91	73.91	6.79	91	69.12	6.46	90			
Loans and advances from subsidiaries / Short term debt.....	139.29	135.13	70	78.15	83.37	65	84.19	87.87	63	55.35	83.68	46			
Loans and advances from subsidiaries / Total debt	34.16	27.08	64	33.18	28.33	68	27.68	26.53	63	20.18	39.18	61			